

STATE OF WASHINGTON



OFFICE OF
INSURANCE COMMISSIONER

In the Matter of:

**WESTERN MUTUAL
INSURANCE COMPANY,**

An Unauthorized Entity.

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No. D 02 - 226

**ORDER TO CEASE
AND DESIST**

Pursuant to RCW 48.02.080 (3)(a), WESTERN MUTUAL INSURANCE COMPANY ("Western") and its officers, directors, agents and employees are hereby ORDERED to immediately:

1. Cease and desist from the unauthorized solicitation, sale or issuance of any new insurance business in the state of Washington; and
2. Cease and desist from renewing existing insurance policies at their renewal dates .

THIS ORDER IS BASED ON THE FOLLOWING FACTS:

1. Western does not have, and has not applied for, a certificate of authority as required by RCW 48.05.030. Since the 1950s, Western has issued insurance policies in the state of Washington despite its lack of a certificate authority, in violation of RCW 48.05.030. Its continued business operations in this state are in violation of that statute.

Any violation of the terms of this Order by Western Mutual Insurance Company, its officers, directors, agents or employees will make the violator(s) subject to the full penalties authorized by RCW 48.02.080, RCW 48.17.530, and other sections of Title 48 RCW, the Insurance Code.

The persons and entities named in this Order have the right to demand a hearing pursuant to chapter 48.04 RCW and chapter 34.05 RCW.

THIS ORDER IS EFFECTIVE IMMEDIATELY AND IS ENTERED in Tumwater, Washington this 20th day of December, 2002.

MIKE KREIDLER
Insurance Commissioner

By:

WILLIAM K. KIRBY
Legal Affairs Division